



Order Filed on February 14, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

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Attorneys for Secured Creditor  
Lakeview Loan Servicing LLC

In Re:  
Julio Sosa,  
  
Debtor.

Case No.: 19-23132 RG

Adv. No.:

Hearing Date: 2/5/2020 @ 10:00 a.m..

Judge: Rosemary Gambardella

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: February 14, 2020**

  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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Debtors: Julio Sosa

Case No: 19-23132 RG

Caption of Order: ORDER CURING POST-PETITION ARREARS AND RESOLVING MOTION FOR RELIEF FROM STAY

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This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Lakeview Loan Servicing LLC, Denise Carlon appearing, upon a motion to vacate the automatic stay as to real property located at 327 Sheridan Avenue, Roselle Park, NJ, 07204, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and David C. Russo, Esquire, attorney for Debtors, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of January 28, 2020, Debtor is due for the October 2019 through January 2020 post-petition payments for a total post-petition default of \$7,917.39 (3 @ \$1,976.63, 1 @ \$1,987.50, \$531.00 for attorney's fees and costs); and

It is **ORDERED, ADJUDGED and DECREED** that Debtor shall make an immediate payment of \$8,448.39 to be received no later than January 31, 2020; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume February 1, 2020, directly to Secured Creditor's servicer, M&T Bank, PO Box 1288, Buffalo, NY 14240 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if any of the cure payments or regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief is hereby resolved.